

**UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF WESTERN PENNSYLVANIA
CONCILIATION CONFERENCE MINUTES**

Conciliation Conference:

Debtor: ROBERT S. & RUTH R. WALTERS
Case Number: 16-20571-CMB Chapter: 13
Date / Time / Room: THURSDAY, SEPTEMBER 29, 2016 09:00 AM 3251 US STEEL
Hearing Officer: CHAPTER 13 TRUSTEE

FILED
10/3/16 3:42 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

Matter:

#38 Amended Plan dated 6/28/16 NFC
R / M #: 38 / 0

Appearances:

Debtor:
Trustee: Winnecour / Bedford / Paul Katz
Creditor:

Proceedings:

CONFIRMATION ORDER TO BE SUBMITTED

Outcome:

1. _____ Case Converted to Chapter 7
2. _____ Case Converted to Chapter 11
3. _____ Case Dismissed without Prejudice
4. _____ Case Dismissed with Prejudice
5. _____ Debtor is to inform Court within _____ days their preference to Convert or Dismiss
6. _____ The plan payment/term is increased/extended to _____, effective _____.
7. _____ Plan/Motion continued to _____ at _____.
8. _____ An Amended Plan is to be served on all creditors and certificate of service filed by _____.
Objections are due on or before _____.
A hearing on the Amended Plan is set for _____ at _____.
9. _____ Contested Hearing: _____ at _____.
10. _____ Other: _____

**UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF WESTERN PENNSYLVANIA
PROPOSED CONFIRMATION ORDER**

Conciliation Conference:

Debtor: ROBERT S. & RUTH R. WALTERS
Case Number: 16-20571-CMB Chapter: 13
Date / Time / Room: THURSDAY, SEPTEMBER 29, 2016 09:00 AM 3251 US STEEL
Chapter 13 Plan Dated: 2/24/16
Next Hearing Date and Time: _____

The Parties, including the Debtor(s) and the Attorney for the Debtor(s), if any, hereby agree as follows:

☐ (1) No Changes to standard confirmation order.

(2) Changes to the standard Confirmation Order as indicated

☒ A. For the remainder of the Plan Term, the Plan payment is amended to be \$ 1779 as of 10/1/16. Debtor(s)' counsel shall file a motion to amend the income attachment order within five (5) days of the date of this Order.

☒ B. The length of the Plan is increased to a total of _____ months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.

☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees.

☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority or extent of liens, including determination of the allowed amount of secured claims under 11 U.S.C. 506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. 507, and all objections to claims.

☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.

☐ F. _____ shall be paid monthly payments of \$ _____ beginning with the Trustee's _____ distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the fifth distribution level.

☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the debtor(s) successfully objects to the claim:

PNC BANK (CL# 11)

☒ H. Additional Terms:

☐ Fee application needed if any fee (including retainer) exceeds \$4,000 including any fees paid to prior counsel.

☐ Motion to Amend/Modify Plan resolved and all Objections to Plan withdrawn upon entry of Confirmation Order.

Prior distributions to VW Credit were proper.

Attorney's fees are based on a retainer of zero.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Robert S. Walters
 Ruth R. Walters
 Debtors

Case No. 16-20571-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dkam
 Form ID: pdf900

Page 1 of 2
 Total Noticed: 37

Date Rcvd: Jun 14, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2019.

db/jdb	+Robert S. Walters, Ruth R. Walters, 5041 Carolyn Drive, Pittsburgh, PA 15236-2505
cr	+PNC Bank, National Association, 3232 Newmark Drive, Miamisburg, OH 45342-5421
cr	+Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5860
cr	+VW Credit, Inc., 14841 Dallas Parkway, Suite 300, DALLAS, TX 75254-7883
14205502	AMERICAN EXPRESS CENTURION BANK, C/O BECKETT AND LEE LLP, PO BOX 3001, MALVERN, PA 19355-0701
14181304	+American Express, POB 1270, Newark, NJ 07101-1270
14181305	+Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
14181306	+Amexdsnb, 9111 Duke Blvd, Mason, OH 45040-8999
14181307	+Borough of Baldwin, c/o Legal Tax Service, 714 Lebanon Road, West Mifflin, PA 15122-1030
14181309	+Chase Card, Po Box 15298, Wilmington, DE 19850-5298
14295066	+CitiBusiness Card, POB 9001037, Louisville, KY 40290-1037
14181310	+Citicard, POB 9001037, Louisville, KY 40290-1037
14247623	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14181312	+Disney, POB 15153, Wilmington, DE 19886-5153
14181315	+Mcydsnb, 9111 Duke Blvd, Mason, OH 45040-8999
14246328	+PNC BANK N.A., P.O. BOX 94982, CLEVELAND, OH 44101-4982
14246475	+PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421
14181316	+Pennsylvania American Water, POB 371412, Pittsburgh, PA 15250-7412
14181317	+Peoples Gas Company, POB 535323, Pittsburgh, PA 15253-5323
14181318	+Pnc Bank, N.A., 1 Financial Pkwy, Kalamazoo, MI 49009-8002
14181319	+Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703
14181320	+Southwest, POB 15298, Wilmington, DE 19850-5298
14201266	+VW Credit Inc. dba Volkswagen Credit, PO Box 9013, Addison, Texas 75001-9013
14191829	+VW Credit Leasing Ltd, PO BOX 9013, Addison, Texas 75001-9013
14213204	+VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14197476	+E-mail/Text: csc.bankruptcy@amwater.com Jun 15 2019 02:27:58 American Water, PO Box 578, Alton, IL 62002-0578
14181308	E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 15 2019 02:34:20 Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
14210346	E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 15 2019 02:34:43 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14192457	+E-mail/Text: mrdiscen@discover.com Jun 15 2019 02:26:30 Discover Bank, Discover Products Inc, P.O. Box 3025, New Albany Ohio 43054-3025
14181311	+E-mail/Text: mrdiscen@discover.com Jun 15 2019 02:26:30 Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
14181313	+E-mail/Text: kb Burkley@bernsteinlaw.com Jun 15 2019 02:27:53 Duquesne Light Company, Payment Processing Center, Pittsburgh, PA 15267-0001
14248215	+E-mail/Text: kb Burkley@bernsteinlaw.com Jun 15 2019 02:27:53 Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14181314	+E-mail/Text: bankruptcy@huntington.com Jun 15 2019 02:27:08 Huntington Mortgage Co, 7575 Huntington Park Dr, Columbus, OH 43235-2600
14181321	+E-mail/PDF: gecsedirecoverycorp.com Jun 15 2019 02:33:56 Synch/Plcc, Po Box 965024, Orlando, FL 32896-5024
14185212	+E-mail/Text: bankruptcy@huntington.com Jun 15 2019 02:27:08 The Huntington National Bank, P.O. Box 89424, Cleveland, OH 44101-6424
14181323	+E-mail/Text: vci.bkcy@vwcredit.com Jun 15 2019 02:27:26 VW Credit, Inc., 1401 Franklin Blvd., Libertyville, IL 60048-4460
14181322	+E-mail/Text: vci.bkcy@vwcredit.com Jun 15 2019 02:27:26 Vw Credit Inc, 1401 Franklin Blvd, Libertyville, IL 60048-4460

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Duquesne Light Company
 cr PNC BANK NATIONAL ASSOCIATION

TOTALS: 2, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: dkam
Form ID: pdf900

Page 2 of 2
Total Noticed: 37

Date Rcvd: Jun 14, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 16, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 14, 2019 at the address(es) listed below:

Elizabeth Lamont Wassall on behalf of Creditor PNC Bank, National Association pabk@logs.com,
ewassall@logs.com
Gary William Short on behalf of Debtor Robert S. Walters garyshortlegal@gmail.com,
gwshort@verizon.net
Gary William Short on behalf of Joint Debtor Ruth R. Walters garyshortlegal@gmail.com,
gwshort@verizon.net
James Warmbrodt on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 8